

KIRKSVILLE BANCORP, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	03/20/2009	3357938	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$57	\$59	3.5%		
Loans	\$39	\$46	17.1%		
Construction & development	\$1	\$1	-17.2%		
Closed-end 1-4 family residential	\$10	\$15	48.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-57.7%		
Commercial & Industrial	\$3	\$2	-27.3%		
Commercial real estate	\$9	\$8	-4.2%		
Unused commitments	\$5	\$4	-24.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-38.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0	-1.9%		
Cash & balances due	\$15	\$11	-29.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$52	\$53	2.9%		
Deposits	\$46	\$48	3.2%		
Total other borrowings	\$6	\$6	0.0%		
FHLB advances	\$6	\$6	0.0%		
Equity					
Equity capital at quarter end	\$5	\$6	9.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	9.5%	--		
Tier 1 risk based capital ratio	13.6%	13.5%	--		
Total risk based capital ratio	14.8%	14.8%	--		
Return on equity ¹	10.5%	8.5%	--		
Return on assets ¹	0.9%	0.8%	--		
Net interest margin ¹	3.4%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	261.2%	276.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	153.2%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	9.8%	7.3%	0.0%	0.0%	--
Commercial & Industrial	0.7%	0.4%	0.1%	0.0%	--
Commercial real estate	0.0%	0.4%	0.0%	0.6%	--
Total loans	0.6%	0.5%	0.0%	0.1%	--